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Original French Title: Titre de paiement sur tous les types de reseaux electroniques et en particulier reseau internet.

PAYMENT CARD FOR USE WITH ANY TYPE OF ELECTRONIC NETWORK, MORE PARTICULARLY, THE INTERNET

The present invention relates to a payment card for use on an electronic network, especially the Internet.

Payment is currently made on electronic networks and, more particularly, the Internet by entering the number of the credit card. However, this number or any other permanent password may be pirated.

The inventive payment card allows to remedy this drawback.

Each payment card is unique, and the cardboard plate, for example, has the shape of a rectangular credit card.

It is a payment card whose value decreases with each transaction.

The card comprises a visible serial number obtained by the buyer through a

communications network.

If the sales price of the payment card (2) is different from the amount of payment the latter appears on the payment card.

The payment card is preferably composed of a unit of sub-totals (6) whose sum constitutes the total amount (1).

Each sub-total (6) is visible and is associated with a box (7) corresponding to a code number which is concealed prior to use, and the site must be scratched in order to read the number.

In order to effect a transaction, the sub-total (6) and the associated code number (7) must be communicated via the network.

Each scratched box (7) makes the code number visible with which a sub-total (6) is associated and decreases the value on the payment card (1).

The payment card comprises further covered zones (4) under which a control number is concealed.

These concealed zones (4) must not be scratched unless requested by the server or the information processing center in order to secure the transaction and to ensure the authenticity of the payment card.

If other concealed zones (4) are scratched, the value of the payment card is reduced to zero, especially if a reimbursement is requested.

If all the sub-totals are not used, the client may be reimbursed the difference between the total amount on the payment card (1) and the total of the scratched sub-totals.

The amount on the payment card (1) is clearly visible.

If the sales price of the card (2) is different, it is also visible on the payment card.

The sub-totals (6) of the same payment card may be added. After having entered the code number (7) of each sub-total, the serial number of the payment card (3) the code number (7) of each subtotal (6) must be recorded.obtained?

The subtotals of a plurality of payment cards may be added.

The buyer of goods or services may use a plurality of payment cards to pay via any type of electronic network, more particularly, the Internet, for his purchases or replenish one or a plurality of electronic accounts.

If a technical problem is encountered, the payment card is reimbursed for the amount of the subtotal added to the highest amount on the unscratched boxes on the credit card.

WHAT IS CLAIMED:

1. A payment card for use on an electronic network and consisting of a flat rectangular plate comprising a serial number (1) as means of identification,

characterized in that each payment card is unique and in that it comprises at least one number to be obtained by the buyer via a communication network, with said number being associated to one or a plurality of amounts.

2. A payment card for use on an electronic network as defined in Claim 1, characterized in that said card comprises a group of subtotals (M6) whose sum constitutes the total amount (1).

3. A payment card for use on an electronic network as defined in Claim 1 or 2, characterized in that the value of said card decreases upon each transaction.

4. A payment card for use on an electronic network as defined in any one of the preceding claims, characterized in that the boxes (7) correspond to the numbers of the concealed codes and must be scratched in order to read the numbers and which are associated to the amounts (6) which may be visible.

5. A payment card for use on an electronic network as defined in any one of the preceding claims, characterized in that each scratched box (7) makes visible the number of the code and in that the value of the payment card (1) decreases by the corresponding amount (6) as a result.

6. A payment card for use on an electronic network as defined in any one of the preceding claims, characterized in that the payment card comprises other covered zoned whereunder the control number is concealed.

7. A payment card for use on an electronic network as defined in any one of the preceding claims, characterized in that said concealed control zones (4) must not be scratched unless requested by the server or the center for information processing in order to secure the transaction, to ensure the authenticity of the payment card, and to validate the amount or amounts of the transaction.

9. A payment card for use on an electronic network as defined in any one of the preceding claims, characterized in that the amount on the payment card (1) is clearly visible.

10. A payment card for use on an electronic network as defined in any one of the preceding claims, characterized in that the amounts (6) of a plurality of payment cards may be added together.

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